

In re:
Tommy Tam
Debtor

Case No. 17-17147-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 20, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2022:

Recip ID	Recipient Name and Address
db	+ Tommy Tam, 1608 W. Leesport Road, Leesport, PA 19533-8839
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ SPECIALIZED LOAN SERVICING, LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ally@ebn.phinsolutions.com	Jan 20 2022 23:42:00	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	+ Email/PDF: gecsed@recoverycorp.com	Jan 20 2022 23:45:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	HSBC Bank USA, National Association, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2022 at the address(es) listed

District/off: 0313-4
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Page 2 of 2
Total Noticed: 7

below:

Name	Email Address
DANIEL S. SIEDMAN	on behalf of Creditor BM Manager Inc. dsiedman@ciardilaw.com, dtorres@ciardilaw.com;sfritzlen@ciardilaw.com
GEORGE M. LUTZ	on behalf of Debtor Tommy Tam glutz@hvmllaw.com asantana@hvmllaw.com;r49419@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor HSBC Bank USA National Association As Trustee For, et. al. paeb@fedphe.com
K. KIRK KARAGELIAN	on behalf of Creditor BM Manager Inc. karagelian@ckslaw.com, devine@ckslaw.com
KERI P EBECK	on behalf of Creditor VW Credit Leasing Ltd kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor HSBC Bank USA National Association As Trustee For, et. al. bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor VW Credit Leasing Ltd bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor HSBC Bank USA National Association As Trustee et al bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor VW Credit Leasing Ltd bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor HSBC Bank USA National Association As Trustee For, et. al. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor VW Credit Leasing Ltd bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com ksweeney@lavin-law.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor HSBC Bank USA National Association As Trustee For, et. al. tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor HSBC Bank USA National Association As Trustee et al tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In Re: TOMMY TAM, Debtor	Chapter 13 Bankruptcy Bankruptcy No. 17-17147 PMM
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**ORDER TO SELL REAL ESTATE FREE AND CLEAR OF LIENS AND
ENCUMBRANCES, TO APPROVE BROKER'S COMMISSION AND ESCROW OF
FUNDS FOR ATTORNEY'S FEES, AND TO PERMIT DISTRIBUTION OF SALE
PROCEEDS**

AND NOW, this 20th day of January 2022, upon consideration of the Motion to Sell Real Estate Free and Clear of Liens and Encumbrances, to Approve Broker's Commission and Escrow of Funds for Attorney's Fees, and to Permit Distribution of Sale Proceeds ("Motion"), and after notice and opportunity for hearing,

IT IS HEREBY ORDERED that:

1. The Debtor has satisfied this Court that the proposed sale is to a good faith purchaser for a fair and reasonable consideration that is in the best interests of the bankruptcy estate and that the Debtor is therefore authorized to sell, free and clear of all liens and encumbrances, the real property owned by the Debtor located at 1608 West Leesport Road, Leesport, PA 19533, Berks County to Davies Estates LLC for the sum of \$425,000.00 in accordance with the terms of the Agreement of Sale attached to the Motion as Exhibit A.
2. At settlement on the real property, the following distributions are approved:
 - a. to BM Manager, Inc. the sum of \$3,387.95 on account of Proof of Claim No. 8.
 - b. to the Chapter 13 Trustee, the sum of \$6,822.05 as the balance of the amounts owed under the confirmed Chapter 13 Plan.

c. all real estate taxes and other obligations owed by the Movant that are a lien on the Premises pursuant to the law of the Commonwealth of Pennsylvania or any of its political subdivisions or agencies including, but not limited to, any validly filed mortgages, tax liens, municipal liens, or other liens;

d. the usual and customary costs of settlement paid by sellers pertaining to the transfer of residential real estate in Berks County, Pennsylvania, including but not limited to the realty transfer tax and real estate taxes, if any;

e. the Broker's commission of 6.0% of the Purchase Price;

3. HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation, Alternative Loan Trust, series 2006-WF1 Mortgage Pass-Through Certificates (Secured Creditor)'s lien shall be paid in full subject to a proper and accurate payoff at the time of sale. The lien will otherwise remain on the property unless paid in full or Secured Creditor otherwise agrees to accept a lower amount.

4. The Debtor shall submit a copy of the HUD-1 Settlement Statement to the Chapter 13 Trustee within 10 days of the date of settlement on the Premises.

Date: January 20, 2022

BY THE COURT:

Patricia M. Mayer

Patricia M. Mayer
United States Bankruptcy Judge